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**Permanent Commission on the Status of Women**

*The State's leading force for women's equality*

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**Testimony of  
 The Permanent Commission on the Status of Women  
 Before the  
 Commerce Committee  
 February 21, 2012**

**Re: SB 1, AAC Connecticut Jobs and the Economy  
 SB 78, AAC the Learn Here, Live Here Program**

Senators LeBeau and Frantz, Representatives Berger and Camillo, and members of the committee, thank you for this opportunity to provide testimony on behalf of the Permanent Commission on the Status of Women (PCSW) regarding the above-referenced bills.

**SB 1, AAC Connecticut Jobs and the Economy**

S.B. 1 proposes to change the eligibility requirements of the Department of Economic and Community Development's Small Business Express program by increasing the employee limit from 50 to 100. PCSW is concerned that by increasing the size of the eligible companies, small businesses, which has been defined by statute as 50 or less employees, will not receive the full benefit of this program that was intended to serve them.

**Impact on CT Women:** Microenterprises, which are businesses that employ five or fewer people, are dominated by women and generally start as part-time, home-based businesses. In 2005, there were 320,399 microenterprises in Connecticut, with an annual payroll of \$6.7 million.<sup>1</sup>

**SB 78, AAC the Learn Here, Live Here Program**

S.B. 78 would expand the Learn Here, Live Here program to include graduates of a private university/college or health care training school in the state. Upon passage, these graduates would become eligible for a first-time home buyers program.

PCSW's Young Women's Leadership Project (YWLP), a project that focuses on empowering young women (ages 18-35) to lead their best lives possible, supports this expansion because the majority of students graduating from health care training schools are women. Young women that choose to pursue their education outside of a public institution of should be entitled to the same benefits as their fellow public university graduates.

Many young people are deterred from staying in the State of Connecticut because of the high cost of housing. Consumers in their 20s are more likely to purchase property at a younger age than their older family members. These individuals are not necessarily waiting for marriage or even a long-term relationship before becoming

homeowners.<sup>1</sup> Single females represent the fastest growing segment of the home buyers market. The proportion of single women buying homes has increased, from 14% in 1995 to 21% while single men make up 9% of buyers.<sup>2</sup>

In order for Connecticut to have a highly skilled workforce as the baby boomer generation retires, we need to encourage young people graduating from all types of higher education to remain in state upon graduation. We support the creation of initiatives such as these to reduce Connecticut's "brain drain" and applaud the committee for your attention to this important issue.

We look forward to working with you to address these important issues. Thank you for your consideration.

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<sup>1</sup>US Census Findings, 2005.

<sup>1</sup> <http://www.floridahomeloan.com/2006/09/younger-first-time-home-buyers-enter.html>

<sup>2</sup> <http://www.realtor.org/rmodaily.nsf/0/ec9b3798c397dc42862571ea00594a7c?OpenDocument>